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MH-5077

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Kelli J. Withrow
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Kelli J. Withrow
Signature of depositor

* * *

TRANSMITTAL LETTER

The Assistant Commissioner for Patents
Washington, D.C. 20231

ATTN: BOX PATENT APPLICATION

Sir:

Transmitted herewith for filing is the patent application of:

INVENTORS: Tommy C. Poon

FOR: USER-CENTRIC MERCHANDISING AND FINANCIAL SERVICES

Enclosed are:

- [9] pages of specification, claims and abstract
- [2] sheets of formal drawings
- [X] Declaration and Power of Attorney
- [X] Assignment of the application to Mitsubishi Electric Research Laboratories, Inc.
- [X] Information Disclosure Statement
- [] Preliminary Amendment
- []

The filing fee is calculated as follows:

09866120-052501

	CLAIMS AS FILED			
	NUMBER FILED	NUMBER EXTRA	LARGE ENTITY	AMOUNT
Basic Fee	6	0	\$ 710.00	\$ 710.00
Total Claims	6 -20 =		x 20.00	
Independent Claims	2	-3 =	\$80.00	
Assignment Recording Fee			40.00	40.00
Multiple Dependent Claim Fee			270.00	
Other				
TOTAL FEE				\$ 750.00

- [X] Please record the accompanying Assignment.
- [X] Please charge Deposit Account No. 50-0749 in the amount of \$750.00 for filing fees.
- [] Check in the amount of \$_____ for Filing Fee.
- [X] The Assistant Commissioner for Patents is hereby authorized to charge any additional fees due or credit any overpayment to Deposit Account No. 50-0749.


All future correspondence should be addressed to:

Patent Department
Mitsubishi Electric Research Laboratories, Inc.
201 Broadway
Cambridge, Massachusetts 02139

Duplicate copies of this letter are enclosed.

Respectfully submitted,
MITSUBISHI ELECTRIC RESEARCH LABORATORIES, INC.

By:


Dirk Brinkman
Reg. No.: 35,460
Attorney for Assignee

Mitsubishi Electric Research Laboratories, Inc.
201 Broadway
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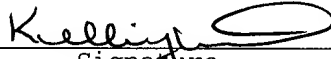
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Kelli J. Withrow

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APPLICATION FOR UNITED STATES LETTERS PATENT

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Title: USER-CENTRIC MERCHANDISING AND FINANCIAL SERVICES

Inventors: Tommy C. Poon

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